

Information to identify the case:

Debtor 1 Enrico G Ferri
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8899**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-13624**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Enrico G Ferri

August 15, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of IllinoisIn re:
Enrico G Ferri
DebtorCase No. 17-13624-LAH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 22

Date Rcvd: Aug 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017.

db
25598311 +Enrico G Ferri, 500 Cherry Lane, Glenview, IL 60025-4512
25598313 +Brigitte Schmidt Bell, 500 David St. Ste 1006, Evanston, IL 60201-4643
25598314 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
+Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
St Louis, MO 63179-0040
25598315 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
Saint Louis, MO 63179-0040
25598318 +Fed Loan Svcg, Po Box 69184, Harrisburg, PA 17106-9184
25598319 +Harris and Harris, 111 W Jackson Blvd #400, Chicago, IL 60604-4135
25598320 +Illinois Bone and Joint, 5057 Payspere Circle, Chicago, IL 60674-0050
25676346 JPMorgan Chase Bank, Natl Assoc, Manley Deas Kochalski LLC, PO Box 165028,
Columbus OH 43216-5028
25598321 Marilyn Ferri, 321 3rd St., Winnetka, IL 60093
25598322 +Merchants Credit Guide, 223 W Jackson Blvd, Chicago, IL 60606-6914
25598323 +New York Community Ban, 1801 E 9th St, Cleveland, OH 44114-3107
25598328 +Vince Ferri, 8825 N. Oak Park Avenue, Morton Grove, IL 60053-2375

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr
+EDI: BRMFOGEL.COM Aug 16 2017 00:48:00 Richard M. Fogel, Shaw Fishman Glantz & Towbin LLC,
321 N Clark Street, Suite 800, Chicago, IL 60654-4766
25598308 +EDI: BANKAMER.COM Aug 16 2017 00:48:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
25598312 +EDI: CHASE.COM Aug 16 2017 00:48:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
25598316 +EDI: WFNNB.COM Aug 16 2017 00:48:00 Comenity Bank/Harlem Furniture, Po Box 182125,
Columbus, OH 43218-2125
25598317 +EDI: DISCOVER.COM Aug 16 2017 00:48:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
25598324 +EDI: RMSC.COM Aug 16 2017 00:48:00 Synch/home Design Sele, C/o Po Box 965036,
Orlando, FL 32896-0001
25600974 +EDI: RMSC.COM Aug 16 2017 00:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
25598325 +EDI: RMSC.COM Aug 16 2017 00:48:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
25598327 +EDI: RMSC.COM Aug 16 2017 00:48:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25731644 New York Community Bank
25598309* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
25598310* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
25598326* +Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2017 at the address(es) listed below:
NONE.

TOTAL: 0